

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
POUGHKEEPSIE DIVISION**

In re:

CHAPTER 13

SOPHIA LYNETTE WILLIAMS,

CASE NO. 08-36229 CGM

Debtor.

AFFIDAVIT

**STATE OF NEW YORK)
)SS
COUNTY OF DUTCHESS)**

X

Sophia L. Williams, being duly sworn, deposes and says:

1. I am the debtor in the above-captioned Chapter 13 case and make this Affidavit in Support of the Motion Pursuant to 11 U.S.C. Section 362(c)(3) to continue the Automatic Stay for all creditors.
2. I filed a petition under Chapter 13 of the Bankruptcy Code on June 6, 2008. An Order for Relief was entered on that date.
3. I have had a bankruptcy case pending during the one-year period prior to the filing of the instant case, Case No. 08-35195. My case was a Chapter 7 case. The case was discharged and an Order of Final Decree was entered on June 5, 2008
4. I have filed the instant case in good faith. I have a change in my financial circumstances.
5. My prior case was a Chapter 7 case. Since the filing of my prior case I have obtained new employment, I am currently making approximately twice the salary I was at my prior job.
6. When I filed my Chapter 7 case I did not believe it would be possible to keep my home.
7. Because of the higher income I now enjoy due to my new job, I now feel confident that I can make my post-petition mortgage payments and Plan payments, thereby allowing me to keep my home.

8. I have retained the services of an attorney to assist me in the instant Chapter 13 case, the prior Chapter 7 case was filed *pro-se*.
9. I respectfully request that the Automatic Stay of 11 U.S.C. Section 362 be continued as to all creditors for the duration of this case.
10. This case has been filed in good faith as I fully expect to be able to make Plan payments as well as post-petition mortgage payments.

WHEREFORE, I, Sophia L. Williams, respectfully pray for an Order Pursuant to 11 U.S.C. Section 362(c)(3) to continue the Automatic Stay in the instant Chapter 11 case, together with such other and further relief as to this Court may seem just and proper.

/s/ Sophia L. Williams

Sophia L. Williams

Sworn to before me this 6th day of
June, 2008

/s/ Linda DuBois
Linda DuBois
Notary Public State of New York
Qualified in Dutchess County
No. 01DU4968504
Comm. Exp. June 25, 2010